

EXHIBIT 12

FILED UNDER SEAL

RAMESH PANDEY - 11/13/2018

1 UNITED STATES DISTRICT COURT
2 DISTRICT OF MINNESOTA
3 FAIR ISAAC CORPORATION, : Case No.
4 a Delaware corporation, : 16-cv-1054 (WMW/DTS)
5 Plaintiff, :
6 v. :
7 FEDERAL INSURANCE :
8 COMPANY, an Indiana :
9 corporation, and ACE :
10 AMERICAN INSURANCE :
11 COMPANY, a Pennsylvania :
12 corporation, :
13 Defendants. :
14
15 Transcript of the videotape deposition of
16 RAMESH PANDEY, called for Oral Examination in the
17 above-captioned matter, said deposition taken by and
18 before SILVIA P. WAGE, a Certified Shorthand
19 Reporter, Certified Realtime Reporter, Registered
20 Professional Reporter, and Notary Public for the
21 States of New Jersey, New York and Pennsylvania, at
22 REGUS, 55 Madison Avenue, Fourth Floor, Morristown,
23 New Jersey, on Tuesday, November 13, 2018,
24 commencing at 9:08 a.m.
25
26
27
28
29
30
31
32
33
34
35
36
37
38
39
40
41
42
43
44
45
46
47
48
49
50
51
52
53
54
55
56
57
58
59
60
61
62
63
64
65
66
67
68
69
70
71
72
73
74
75
76
77
78
79
80
81
82
83
84
85
86
87
88
89
90
91
92
93
94
95
96
97
98
99
100
101
102
103
104
105
106
107
108
109
110
111
112
113
114
115
116
117
118
119
120
121
122
123
124
125
126
127
128
129
130
131
132
133
134
135
136
137
138
139
140
141
142
143
144
145
146
147
148
149
150
151
152
153
154
155
156
157
158
159
160
161
162
163
164
165
166
167
168
169
170
171
172
173
174
175
176
177
178
179
180
181
182
183
184
185
186
187
188
189
190
191
192
193
194
195
196
197
198
199
200
201
202
203
204
205
206
207
208
209
210
211
212
213
214
215
216
217
218
219
220
221
222
223
224
225
226
227
228
229
230
231
232
233
234
235
236
237
238
239
240
241
242
243
244
245
246
247
248
249
250
251
252
253
254
255
256
257
258
259
260
261
262
263
264
265
266
267
268
269
270
271
272
273
274
275
276
277
278
279
280
281
282
283
284
285
286
287
288
289
290
291
292
293
294
295
296
297
298
299
300
301
302
303
304
305
306
307
308
309
310
311
312
313
314
315
316
317
318
319
320
321
322
323
324
325
326
327
328
329
330
331
332
333
334
335
336
337
338
339
340
341
342
343
344
345
346
347
348
349
350
351
352
353
354
355
356
357
358
359
360
361
362
363
364
365
366
367
368
369
370
371
372
373
374
375
376
377
378
379
380
381
382
383
384
385
386
387
388
389
390
391
392
393
394
395
396
397
398
399
400
401
402
403
404
405
406
407
408
409
410
411
412
413
414
415
416
417
418
419
420
421
422
423
424
425
426
427
428
429
430
431
432
433
434
435
436
437
438
439
440
441
442
443
444
445
446
447
448
449
450
451
452
453
454
455
456
457
458
459
460
461
462
463
464
465
466
467
468
469
470
471
472
473
474
475
476
477
478
479
480
481
482
483
484
485
486
487
488
489
490
491
492
493
494
495
496
497
498
499
500
501
502
503
504
505
506
507
508
509
510
511
512
513
514
515
516
517
518
519
520
521
522
523
524
525
526
527
528
529
530
531
532
533
534
535
536
537
538
539
540
541
542
543
544
545
546
547
548
549
550
551
552
553
554
555
556
557
558
559
560
561
562
563
564
565
566
567
568
569
570
571
572
573
574
575
576
577
578
579
580
581
582
583
584
585
586
587
588
589
590
591
592
593
594
595
596
597
598
599
600
601
602
603
604
605
606
607
608
609
610
611
612
613
614
615
616
617
618
619
620
621
622
623
624
625
626
627
628
629
630
631
632
633
634
635
636
637
638
639
640
641
642
643
644
645
646
647
648
649
650
651
652
653
654
655
656
657
658
659
660
661
662
663
664
665
666
667
668
669
670
671
672
673
674
675
676
677
678
679
680
681
682
683
684
685
686
687
688
689
690
691
692
693
694
695
696
697
698
699
700
701
702
703
704
705
706
707
708
709
710
711
712
713
714
715
716
717
718
719
720
721
722
723
724
725
726
727
728
729
730
731
732
733
734
735
736
737
738
739
740
741
742
743
744
745
746
747
748
749
750
751
752
753
754
755
756
757
758
759
760
761
762
763
764
765
766
767
768
769
770
771
772
773
774
775
776
777
778
779
780
781
782
783
784
785
786
787
788
789
790
791
792
793
794
795
796
797
798
799
800
801
802
803
804
805
806
807
808
809
810
811
812
813
814
815
816
817
818
819
820
821
822
823
824
825
826
827
828
829
830
831
832
833
834
835
836
837
838
839
840
841
842
843
844
845
846
847
848
849
850
851
852
853
854
855
856
857
858
859
860
861
862
863
864
865
866
867
868
869
870
871
872
873
874
875
876
877
878
879
880
881
882
883
884
885
886
887
888
889
890
891
892
893
894
895
896
897
898
899
900
901
902
903
904
905
906
907
908
909
910
911
912
913
914
915
916
917
918
919
920
921
922
923
924
925
926
927
928
929
930
931
932
933
934
935
936
937
938
939
940
941
942
943
944
945
946
947
948
949
950
951
952
953
954
955
956
957
958
959
960
961
962
963
964
965
966
967
968
969
970
971
972
973
974
975
976
977
978
979
980
981
982
983
984
985
986
987
988
989
990
991
992
993
994
995
996
997
998
999
1000
1001
1002
1003
1004
1005
1006
1007
1008
1009
1010
1011
1012
1013
1014
1015
1016
1017
1018
1019
1020
1021
1022
1023
1024
1025
1026
1027
1028
1029
1030
1031
1032
1033
1034
1035
1036
1037
1038
1039
1040
1041
1042
1043
1044
1045
1046
1047
1048
1049
1050
1051
1052
1053
1054
1055
1056
1057
1058
1059
1060
1061
1062
1063
1064
1065
1066
1067
1068
1069
1070
1071
1072
1073
1074
1075
1076
1077
1078
1079
1080
1081
1082
1083
1084
1085
1086
1087
1088
1089
1090
1091
1092
1093
1094
1095
1096
1097
1098
1099
1100
1101
1102
1103
1104
1105
1106
1107
1108
1109
1110
1111
1112
1113
1114
1115
1116
1117
1118
1119
1120
1121
1122
1123
1124
1125
1126
1127
1128
1129
1130
1131
1132
1133
1134
1135
1136
1137
1138
1139
1140
1141
1142
1143
1144
1145
1146
1147
1148
1149
1150
1151
1152
1153
1154
1155
1156
1157
1158
1159
1160
1161
1162
1163
1164
1165
1166
1167
1168
1169
1170
1171
1172
1173
1174
1175
1176
1177
1178
1179
1180
1181
1182
1183
1184
1185
1186
1187
1188
1189
1190
1191
1192
1193
1194
1195
1196
1197
1198
1199
1200
1201
1202
1203
1204
1205
1206
1207
1208
1209
1210
1211
1212
1213
1214
1215
1216
1217
1218
1219
1220
1221
1222
1223
1224
1225
1226
1227
1228
1229
1230
1231
1232
1233
1234
1235
1236
1237
1238
1239
1240
1241
1242
1243
1244
1245
1246
1247
1248
1249
1250
1251
1252
1253
1254
1255
1256
1257
1258
1259
1260
1261
1262
1263
1264
1265
1266
1267
1268
1269
1270
1271
1272
1273
1274
1275
1276
1277
1278
1279
1280
1281
1282
1283
1284
1285
1286
1287
1288
1289
1290
1291
1292
1293
1294
1295
1296
1297
1298
1299
1300
1301
1302
1303
1304
1305
1306
1307
1308
1309
1310
1311
1312
1313
1314
1315
1316
1317
1318
1319
1320
1321
1322
1323
1324
1325
1326
1327
1328
1329
1330
1331
1332
1333
1334
1335
1336
1337
1338
1339
1340
1341
1342
1343
1344
1345
1346
1347
1348
1349
1350
1351
1352
1353
1354
1355
1356
1357
1358
1359
1360
1361
1362
1363
1364
1365
1366
1367
1368
1369
1370
1371
1372
1373
1374
1375
1376
1377
1378
1379
1380
1381
1382
1383
1384
1385
1386
1387
1388
1389
1390
1391
1392
1393
1394
1395
1396
1397
1398
1399
1400
1401
1402
1403
1404
1405
1406
1407
1408
1409
1410
1411
1412
1413
1414
1415
1416
1417
1418
1419
1420
1421
1422
1423
1424
1425
1426
1427
1428
1429
1430
1431
1432
1433
1434
1435
1436
1437
1438
1439
1440
1441
1442
1443
1444
1445
1446
1447
1448
1449
1450
1451
1452
1453
1454
1455
1456
1457
1458
1459
1460
1461
1462
1463
1464
1465
1466
1467
1468
1469
1470
1471
1472
1473
1474
1475
1476
1477
1478
1479
1480
1481
1482
1483
1484
1485
1486
1487
1488
1489
1490
1491
1492
1493
1494
1495
1496
1497
1498
1499
1500
1501
1502
1503
1504
1505
1506
1507
1508
1509
1510
1511
1512
1513
1514
1515
1516
1517
1518
1519
1520
1521
1522
1523
1524
1525
1526
1527
1528
1529
1530
1531
1532
1533
1534
1535
1536
1537
1538
1539
1540
1541
1542
1543
1544
1545
1546
1547
1548
1549
1550
1551
1552
1553
1554
1555
1556
1557
1558
1559
1560
1561
1562
1563
1564
1565
1566
1567
1568
1569
1570
1571
1572
1573
1574
1575
1576
1577
1578
1579
1580
1581
1582
1583
1584
1585
1586
1587
1588
1589
1590
1591
1592
1593
1594
1595
1596
1597
1598
1599
1600
1601
1602
1603
1604
1605
1606
1607
1608
1609
1610
1611
1612
1613
1614
1615
1616
1617
1618
1619
1620
1621
1622
1623
1624
1625
1626
1627
1628
1629
1630
1631
1632
1633
1634
1635
1636
1637
1638
1639
1640
1641
1642
1643
1644
1645
1646
1647
1648
1649
1650
1651
1652
1653
1654
1655
1656
1657
1658
1659
1660
1661
1662
1663
1664
1665
1666
1667
1668
1669
1670
1671
1672
1673
1674
1675
1676
1677
1678
1679
1680
1681
1682
1683
1684
1685
1686
1687
1688
1689
1690
1691
1692
1693
1694
1695
1696
1697
1698
1699
1700
1701
1702
1703
1704
1705
1706
1707
1708
1709
1710
1711
1712
1713
1714
1715
1716
1717
1718
1719
1720
1721
1722
1723
1724
1725
1726
1727
1728
1729
1730
1731
1732
1733
1734
1735
1736
1737
1738
1739
1740
1741
1742
1743
1744
1745
1746
1747
1748
1749
1750
1751
1752
1753
1754
1755
1756
1757
1758
1759
1760
1761
1762
1763
1764
1765
1766
1767
1768
1769
1770
1771
1772
1773
1774
1775
1776
1777
1778
1779
1780
1781
1782
1783
1784
1785
1786
1787
1788
1789
1790
1791
1792
1793
1794
1795
1796
1797
1798
1799
1800
1801
1802
1803
1804
1805
1806
1807
1808
1809
1810
1811
1812
1813
1814
1815
1816
1817
1818
1819
1820
1821
1822
1823
1824
1825
1826
1827
1828
1829
1830
1831
1832
1833
1834
1835
1836
1837
1838
1839
1840
1841
1842
1843
1844
1845
1846
1847
1848
1849
1850
1851
1852
1853
1854
1855
1856
1857
1858
1859
1860
1861
1862
1863
1864
1865
1866
1867
1868
1869
1870
1871
1872
1873
1874
1875
1876

<p style="text-align: right;">Page 74</p> <p>1 confusion.</p> <p>2 Q. Can I see your thing?</p> <p>3 A. (The witness complies.)</p> <p>4 MR. FLEMING: I think there is a</p> <p>5 native format and somebody taking the --</p> <p>6 MR. HINDERAKER: Oh, damn.</p> <p>7 A. That was the thing. Something was</p> <p>8 messing up.</p> <p>9 MR. HINDERAKER: You know, as an</p> <p>10 aside, but we can put it on the record because it's</p> <p>11 an official judgment of mine. I hate Excel. It --</p> <p>12 A. I was confused. I say, what is going</p> <p>13 on?</p> <p>14 Q. It's an un-abiding, unmitigated,</p> <p>15 disastrous application for anybody.</p> <p>16 I'm going to give you my copy of</p> <p>17 Exhibit 148.</p> <p>18 A. Okay.</p> <p>19 Q. And here's my question.</p> <p>20 A. Okay.</p> <p>21 Q. With respect to this table --</p> <p>22 A. Okay.</p> <p>23 Q. -- I'd just like to know if there's</p> <p>24 anything about this table that you disagree with?</p> <p>25 MR. FLEMING: So you're going to make</p>	<p style="text-align: right;">Page 76</p> <p>1 text. It's a work flow. So that CUW part is wrong.</p> <p>2 Q. Okay. Continue.</p> <p>3 A. There is more --</p> <p>4 (There is a discussion off the</p> <p>5 record.)</p> <p>6 A. So the next one is IRMA, I.R.M.A.,</p> <p>7 which I'm not familiar with.</p> <p>8 Q. Okay. The next one then.</p> <p>9 A. Tabs, accident prevention compliance.</p> <p>10 I don't believe that is in the rules of Blaze.</p> <p>11 Next one is premium booking. But</p> <p>12 parts that uses Blaze very light weight.</p> <p>13 Q. Next one.</p> <p>14 A. For only certain product. Again,</p> <p>15 this claim -- CIS claims, unless this is ERCIS</p> <p>16 claims, ERCIS -- somebody must have cut it off.</p> <p>17 ERCIS, yes, then that could have, but I don't think</p> <p>18 they used Blaze there. So claims piece are also</p> <p>19 wrong.</p> <p>20 Cornerstone, no, we didn't use it.</p> <p>21 And other two I'm not familiar with.</p> <p>22 So, on this one, actually, CSI</p> <p>23 Express correct; Decision Point correct; automated</p> <p>24 renewal process correct. CUW is wrong. IRMA and</p> <p>25 Tabs I'm not familiar with. Claims is wrong.</p>
<p style="text-align: right;">Page 75</p> <p>1 this as the exhibit?</p> <p>2 MR. HINDERAKER: And we'll put that</p> <p>3 sticker on that one, yeah.</p> <p>4 THE WITNESS: Okay, now it makes</p> <p>5 sense what he was asking.</p> <p>6 MR. FLEMING: Okay. You just want</p> <p>7 him to focus on CSI or you want him to go through</p> <p>8 everything?</p> <p>9 Q. Just go through the table, top to</p> <p>10 bottom. Anything wrong with it?</p> <p>11 A. So CSI Express is correct; Decision</p> <p>12 Point correct; automated renewal correct. CUW is</p> <p>13 wrong. CUW piece, it says that inventory</p> <p>14 management, that's wrong.</p> <p>15 (There is a discussion off the</p> <p>16 record.)</p> <p>17 A. It says "inventory management" here</p> <p>18 in front of CUW. Inventory management is open text</p> <p>19 platform, totally different platform. This is work</p> <p>20 flow, work flow altering. That's totally different</p> <p>21 platform. It had nothing to do with our rules.</p> <p>22 Q. How about Blaze?</p> <p>23 A. Oh, no, our rules use Blaze.</p> <p>24 Q. Okay.</p> <p>25 A. Yeah. It is a platform called open</p>	<p style="text-align: right;">Page 77</p> <p>1 Cornerstone we are planning to use. We did not use</p> <p>2 it, so that is also not correct. And premium</p> <p>3 booking is partially correct.</p> <p>4 Q. Okay. If we can have that then.</p> <p>5 A. And, also, future, we didn't do that.</p> <p>6 Claim correction future we didn't do.</p> <p>7 MR. HINDERAKER: I'm going to give</p> <p>8 this to the Court Reporter so she can mark this copy</p> <p>9 as 148. And put it with the record.</p> <p>10 (There is a discussion off the</p> <p>11 record.)</p> <p>12 MR. FLEMING: Let's make it clear,</p> <p>13 when he was testifying earlier it was from a</p> <p>14 different chart, which caused the confusion.</p> <p>15 MR. HINDERAKER: The printing was</p> <p>16 off.</p> <p>17 MR. FLEMING: Yeah.</p> <p>18 MR. HINDERAKER: Same chart badly</p> <p>19 printed.</p> <p>20 MR. FLEMING: Yeah. So there were</p> <p>21 questions previously with a chart that was</p> <p>22 incomplete and that's why there was some confusion</p> <p>23 between the questions and answers and that chart is</p> <p>24 not being marked and we're including instead the</p> <p>25 complete chart now as the exhibit.</p>

<p style="text-align: right;">Page 78</p> <p>1 (Deposition Exhibit 148, replacing 2 prior Exhibit 148, 2/2/16 e-mail from 3 Henry Mirollyuz to Thomas Benku and Miranda 4 Chiang and attachment FED000588_0001 to 5 marked Confidential, was marked for 6 identification.) 7 (There is a discussion off the 8 record.) 9 Q. Let me change topics a bit. 10 A. Okay. 11 Q. Just some really general questions. 12 I think they're general questions. You're the 13 technology person. Maybe it's a little Dick and 14 Jane, but I need to go through this. 15 So Blaze Advisor is a software 16 product, right? 17 A. Uh-huh. 18 Q. And as a software product, Blaze 19 Advisor is loaded on servers and, I believe, they're 20 in Raleigh, North Carolina? 21 A. Yes, that's our data center. 22 Q. That's your data center, okay. 23 And a server is another name for a 24 group of computers? 25 A. A big computer.</p>	<p style="text-align: right;">Page 80</p> <p>1 Q. So it's installed and it's run and 2 part and parcel of running the software is that the 3 software on that server goes to random access 4 memory? 5 A. Yeah, it's part of same computer. 6 It's like cube, so you have random access at the top 7 one, which is the fastest one. Next is slowest one. 8 Then you have a disk and then you have external 9 disk, right. The more further you go -- and then 10 you have tape, slowest you are. Random access means 11 it's in memory. 12 Q. Okay, alright. And then when the 13 application is no longer running and it's no longer 14 being used -- 15 A. Then it will take up from there. Or 16 if you have more application running, then it also 17 takes off in two way. 18 Q. I need to -- could you give me that 19 answer more slowly so I can understand. 20 A. Okay, okay, I like that, actually. 21 Q. So, when it -- when the application 22 is no longer running, the random access -- the copy 23 of the software in random access memory is? 24 A. Go to the secondary, third, that way. 25 Q. Okay. And then disappears, right?</p>
<p style="text-align: right;">Page 79</p> <p>1 Q. Big computer, alright. 2 A. Big laptop. 3 Q. So Blaze Advisor is installed at the 4 data center in Raleigh, North Carolina? 5 A. Yes. 6 Q. Do you know whose data center that is 7 today? 8 A. That's new Chubb data center now. 9 Q. Okay. 10 A. Yes. 11 Q. Do you know the corporate entity, the 12 subpart of the big Chubb that, actually, owns that 13 data center? 14 MR. FLEMING: Objection, foundation. 15 Q. If you don't know, just tell me. 16 A. (No response.) 17 Q. Okay. Alright. So we have the Blaze 18 Advisor software and it's installed on the servers. 19 Then when an application that 20 utilizes Blaze Advisor software is run by someone, 21 is a copy then of the Blaze Advisor software, does 22 that go to random access memory? 23 A. On that server. 24 Q. On that server? 25 A. Yeah.</p>	<p style="text-align: right;">Page 81</p> <p>1 A. No, no. It will go in slowly. So 2 it's like Word document you have on folder, right. 3 When you click it, it goes in memory. You can see 4 it, you can page it. But when you close it, it 5 doesn't go away right away. 6 Q. Then it what? 7 A. It doesn't go away from the memory. 8 Q. Okay. 9 A. Because if you double click again, it 10 opens fast. It's already in memory. 11 Q. Okay. 12 A. You leave it for some time, let's 13 say, 10 minute, 15 minutes, then it will take from 14 memory and put on secondary slower part of it. But 15 if you open, let's say, hundred sub-document, 16 hundred subject for feed, computer have limited 17 memory, right. It decides which one will stay in 18 the memory, which one will not. Then if you open 19 it, it will take you also -- you'll think, okay, 20 might not work because slow, because I will open 20 21 other things. It's slow because it's just moved to 22 slower part of memory. 23 Q. And, in theory, at some point it 24 could just be removed from -- be deleted from 25 memory?</p>

<p style="text-align: right;">Page 82</p> <p>1 A. No, you cannot delete from memory.</p> <p>2 Q. Oh --</p> <p>3 A. You can put on the slower part of it,</p> <p>4 like disk --</p> <p>5 Q. Okay.</p> <p>6 A. -- floppy or whatever.</p> <p>7 Q. Alright.</p> <p>8 A. It does it by itself.</p> <p>9 Q. Okay, thank you. Alright.</p> <p>10 So let me speak to the time period</p> <p>11 after the merger now.</p> <p>12 A. Okay.</p> <p>13 Q. And for the applications that use</p> <p>14 Blaze Advisor software, is it Ace American Insurance</p> <p>15 employees who maintain those applications, maintain</p> <p>16 the data center like you are responsible for those</p> <p>17 applications continuing to function?</p> <p>18 A. So let me ask clarifying question</p> <p>19 just to make certain. When you say employee of Ace,</p> <p>20 we all became Ace employee.</p> <p>21 Q. You're all Ace employees?</p> <p>22 A. So it would be Chubb and Ace, after</p> <p>23 merger we are new Chubb, actually. On paper we are</p> <p>24 Ace, right. We get the paper check says Ace but</p> <p>25 it's Chubb.</p>	<p style="text-align: right;">Page 84</p> <p>1 A. That -- I know my paycheck. I don't</p> <p>2 know about their paycheck.</p> <p>3 Q. Okay. Do you know how many</p> <p>4 subsidiaries of -- how many subsidiary companies</p> <p>5 within new Chubb benefit from Blaze Advisor and</p> <p>6 these named applications that use Blaze Advisor?</p> <p>7 MR. FLEMING: Objection, lack of</p> <p>8 foundation.</p> <p>9 Q. Do you know?</p> <p>10 A. If I have to guess, that I will say</p> <p>11 only Federal.</p> <p>12 Q. But you don't know that?</p> <p>13 A. (No response.)</p> <p>14 (There is a discussion off the</p> <p>15 record.)</p> <p>16 A. I was just guessing it. But if I had</p> <p>17 to guess, it's only Federal Insurance Company.</p> <p>18 Q. But then I said, so you don't know</p> <p>19 one way or the other?</p> <p>20 A. Well, not hundred percent.</p> <p>21 (Deposition Exhibit 149, slide dec</p> <p>22 titled, "Specialty Lines System</p> <p>23 Integration Roadmap Day 1 to 5 year -</p> <p>24 Proposal" September 2015 Draft</p> <p>25 FED009664_001 to marked Confidential -</p>
<p style="text-align: right;">Page 83</p> <p>1 Q. I understand.</p> <p>2 A. So...</p> <p>3 Q. But I'm asking about the specific</p> <p>4 entity called Ace American Insurance Company that is</p> <p>5 your employer.</p> <p>6 A. Uh-huh. So let me tell you and</p> <p>7 correct me if I'm wrong. From my mind, Chubb</p> <p>8 employee, like me and Henry, we used to be part of</p> <p>9 Chubb, new Chubb, we get paid from Ace, but we're</p> <p>10 still Chubb. We support their software because we</p> <p>11 are only ones who know that software. The guys who</p> <p>12 came from Ace, they don't have a clue about the</p> <p>13 software. They don't know how to do it. We know</p> <p>14 that.</p> <p>15 Q. To your knowledge, are all of the</p> <p>16 employees who support the software that uses Blaze</p> <p>17 Advisor, the applications that use Blaze Advisor,</p> <p>18 all of the employees who support that, are they all</p> <p>19 Ace American Insurance Company employees?</p> <p>20 A. Yes. They are Chubb and some --</p> <p>21 Q. New Chubb?</p> <p>22 A. New Chubb, yeah. Let's call it new</p> <p>23 Chubb.</p> <p>24 Q. The new Chubb and their paychecks</p> <p>25 come from Ace American Insurance Company?</p>	<p style="text-align: right;">Page 85</p> <p>1 Attorneys' Eyes Only, was marked for</p> <p>2 identification.)</p> <p>3 Q. I've given you a document that we've</p> <p>4 marked -- the Court Reporter has marked as</p> <p>5 Exhibit 149. As you see it's called, "Specialty</p> <p>6 Lines System Integration Roadmap," dated</p> <p>7 September 2015. It's a "draft."</p> <p>8 If you'd familiarize yourself with</p> <p>9 it, please. I'll have a few questions.</p> <p>10 A. Okay.</p> <p>11 Q. Have you seen this document before?</p> <p>12 A. Yeah, we were working on it. This is</p> <p>13 a draft copy, yeah.</p> <p>14 Q. And this is something that you were</p> <p>15 working on yourself?</p> <p>16 A. My team.</p> <p>17 Q. Yes.</p> <p>18 A. I was one of the reviewer of it.</p> <p>19 Q. You were on the team?</p> <p>20 A. I reviewer. I used to review it.</p> <p>21 Q. Okay. And by "reviewer," does mean</p> <p>22 that you were the responsible one for the team, the</p> <p>23 lead of the team?</p> <p>24 A. No, no, somebody else was overall.</p> <p>25 The responsible guy, CIO, Chief Information Officer.</p>